

IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA

Alexandria Division

UNITED STATES OF AMERICA

v.

JASON BANKS,

Defendant.

No. 1:24-cr-91-AJT

STATEMENT OF FACTS

The United States and the defendant, JASON BANKS (hereinafter, “defendant” or “Banks”), agree that at trial, the United States would have proven the following facts beyond a reasonable doubt with admissible and credible evidence:

1. From at least in or about August 2021 through at least in or about July 2022, in the Eastern District of Virginia and elsewhere, the defendant did knowingly combine, conspire, confederate and agree with Odyssey Haleemah Wilhoit (“Odyssey”), and others, known and unknown (collectively referred to as “coconspirators”), to execute a scheme or artifice to obtain the money, funds, credits, assets, securities, or other property under the custody or control of a financial institution by means of fraudulent pretenses, representations, and promises in violation of 18 U.S.C. § 1349.

2. From at least August 2021 through at least July 2022, Banks resided in Woodbridge, Virginia and elsewhere within the Eastern District of Virginia.

3. To achieve the object of the conspiracy, Banks and his coconspirators engaged in the following conduct in the Eastern District of Virginia and elsewhere:

4. Odyssey and other coconspirators created fraudulent checks, by altering stolen checks or creating new fraudulent checks using stolen checks' information such as the payee, address of payee, account number of the payee, and routing number of the bank.

5. To continue and succeed, the conspiracy needed multiple bank accountholders who allowed the fraudulent checks to be deposited into their bank accounts.

6. Banks would participate in the conspiracy by recruiting others who would share their bank account, PIN and personally identifying information with him. Banks provided this personally identifying information and bank account information to Odyssey. He often texted Odyssey the bank accountholder's name, social security number, address and the login information associated with their bank account. Banks acted as a "middleman" throughout the conspiracy and was referred to as Odyssey's "middleman."

7. Banks recruited Accountholder-1, Accountholder-2, Accountholder-3, Accountholder-4 and others (hereinafter, the "accountholders") to share their bank account information with him.

8. At least one time, Odyssey supplied at least one fraudulent paper check to Banks or the other coconspirators. Banks or another coconspirator would travel to the bank to deposit the fraudulent checks. Banks also directed other coconspirators' travel to the bank and ensured that they received the fraudulent checks by either providing them with the fraudulent checks himself or connecting the coconspirators to Odyssey.

9. Significantly more often, using the information provided by the accountholders, Odyssey electronically deposited the fraudulent checks into one of the accountholders' bank accounts.

10. The accountholders would often send text messages to Banks of screenshots of their account balances or confirmation emails showing the deposit of the fraud proceeds into their accounts. Banks would then forward these confirmation screenshots to Odyssey.

11. On or about the following dates, Banks helped coordinate the deposit of the following fraudulent checks that had been altered to change the payee and amount:

Check Date	Check No.	Victim Account Holder(s)	Altered Payee	Altered Amount
December 9, 2021	42867	D.F.S. and C.S.	Accountholder-5	\$8,139.37
December 13, 2021	12164	J.P.	Accountholder-6	\$11,924.00
January 18, 2022	3652	R.W.	Accountholder-7	\$11,000.00

12. After the fraud proceeds were deposited into the accountholders' bank accounts, Banks coordinated transfers of the fraud proceeds from the accountholders' bank accounts to himself. Once the fraud proceeds reached Banks' CashApp or Apple Pay accounts, he generally took a percentage of the fraud proceeds for himself and forwarded the rest of the funds to Odyssey or other coconspirators.

13. For example, on or about January 24 through January 25, 2022, Accountholder-7, who received an \$11,000 deposit from a fraudulent check in his bank account on January 24, 2022, sent 11 Apple Pay transfers, including 5 successful transfers and 6 failed transfers, to Banks

totaling approximately \$8,500. Of the \$8,500 that Accountholder-7 attempted to transfer, \$4,000 was transferred successfully to Banks.

14. Over the course of the conspiracy, Banks participated in or directed at least 14 fraudulent transactions during the bank fraud scheme. The loss associated with these fraudulent checks was at least \$55,000. Banks knew that the fraudulent checks attempted to withdraw funds from at least 10 victims' accounts. The overall bank fraud conspiracy caused an actual loss of at least \$501,096.15. Banks recruited at least four people to provide their bank account and personally identifying information to the conspirators and shared the personal identifying information of at least 25 individuals, some of which were identity theft victims, with Odyssey. Banks also generally managed and oversaw the actions of the accountholders like Accountholder-1, Accountholder-2, Accountholder-3, and Accountholder-4.

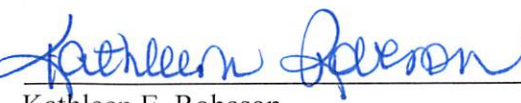
15. This statement of facts includes those facts necessary to support the plea agreement between the defendant and the United States. It does not include each and every fact known to the defendant or to the United States, and it is not intended to be a full enumeration of all of the facts surrounding the defendant's case.

16. The actions of the defendant, as recounted above, were in all respects knowing and deliberate, and were not committed by mistake, accident, or other innocent reason.

Respectfully submitted,

Jessica D. Aber
United States Attorney

Date: 5/30/24

By: 
Kathleen E. Robeson
Kimberly M. Shartar
Assistant United States Attorneys

After consulting with my attorney and pursuant to the plea agreement entered into this day between the defendant, JASON BANKS, and the United States, I hereby stipulate that the above Statement of Facts is true and accurate, and that had the matter proceeded to trial, the United States would have proved the same beyond a reasonable doubt.



JASON BANKS

I am Mark Petrovich, the defendant's attorney. I have carefully reviewed the above Statement of Facts with him. To my knowledge, his decision to stipulate to these facts is an informed and voluntary one.



Mark Petrovich
Attorney for JASON BANKS